



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [STIFEL FINANCIAL CORP.](#)

City/State [SAINT LOUIS, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [36,476,441](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STIFEL FINANCIAL CORP.](#)
[501 NORTH BROADWAY](#)

[SAINT LOUIS, MO 631022110](#)

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	35,031,952	28,174,344	29,768,824	25,292,770	24,155,018
Net income (\$000)	334,365	371,092	824,858	503,472	448,396
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.02			1.68			1.71			1.84			2.31		
+ Non-interest income	10.68			14.57			14.20			13			11.52		
– Overhead expense	10.04			12.86			12.37			12.13			11.29		
– Provision for credit losses	0.12			-0.11			-0.04			0.13			0.04		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	2.55			3.50			3.59			2.59			2.49		
Net operating income	1.91			2.63			2.77			1.99			1.86		
Net income	1.91			2.63			2.77			1.99			1.86		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.62			2.40			2.36			2.61			3.77		
Interest expense	0.18			0.26			0.20			0.32			0.91		
Net interest income (tax equivalent)	2.43			2.14			2.16			2.29			2.86		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0			0.08			0.04			0			0		
Earnings coverage of net loan and lease losses (X)	12,966.37			93.10			202.53			8,897.21			2,636.86		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.53			0.70			0.56			0.93			0.86		
Allowance for loan and lease losses / Total loans and leases	0.52			0.68			0.55			0.89			0.83		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.14			0.07			0.10			0.11			0.13		
30–89 days past due loans and leases / Total loans and leases	0.01			0.04			0.03			0.04			0.10		
Liquidity and Funding															
Net noncore funding dependence	-28.24			-34.63			-30.93			-39.78			-20.21		
Net short-term noncore funding dependence	-33.28			-41.56			-36.62			-48.02			-26.18		
Net loans and leases / Total assets	56.52			48.74			52.83			46.96			46.18		
Capitalization															
Tier 1 leverage ratio	11.18			11.72			11.72			11.89			9.97		
Holding company equity capital / Total assets	14.05			15.16			14.79			15.93			14.69		
Total equity capital (including minority interest) / Total assets	14.05			15.16			14.79			15.93			14.91		
Common equity tier 1 capital / Total risk-weighted assets	14.81			15.77			15.18			16.50			15.20		
Net loans and leases / Equity capital (X)	4.02			3.22			3.57			2.95			3.14		
Cash dividends / Net income	27.87			14.52			13.34			16.73			15.18		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	22.63			16.08			27.99			8.10			0.37		
Equity capital	13.66			16.08			18.78			17.26			14.12		
Net loans and leases	42.21			21.24			43.97			9.93			14.52		
Noncore funding	-8.26			-15.34			9.52			-56.72			-14.54		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			8.30		
Long-term debt / Equity capital	21.74			24.68			22.11			26.24			19.84		
Equity investment in subsidiaries / Equity capital	98.10			100.38			100.33			97.62			107.03		
Cash from ops + noncash items + op expense / Op expense + dividends	179.74			144.22			239.69			113.77			202.07		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	284,463	192,439	407,530	361,890	431,551	47.82	157.95
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	284,463	192,439	407,530	361,890	431,551	47.82	157.95
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	284,463	192,439	407,530	361,890	431,551	47.82	157.95
Investment interest income (tax equivalent).....	81,263	62,830	131,656	153,465	235,058	29.34	-10.13
Interest on balances due from depository institutions.....	4,843	443	1,625	1,726	10,313	993.23	342.69
Interest income on other earning assets.....	10,352	9,429	15,440	15,156	58,177	9.79	-23.77
Total interest income (tax equivalent).....	380,921	265,141	556,251	532,237	735,099	43.67	76.87
Interest on time deposits of \$250K or more.....	148	394	585	2,878	13,717	-62.44	770.59
Interest on time deposits < \$250K.....	154	302	517	2,081	14,273	-49.01	926.67
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,216	1,801	3,407	9,591	67,823	134.09	16.40
Interest on other borrowings and trading liabilities.....	22,273	26,121	41,489	51,228	82,118	-14.73	-22.89
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	26,791	28,618	45,998	65,778	177,931	-6.38	-17.66
Net interest income (tax equivalent).....	354,130	236,523	510,253	466,459	557,168	49.72	93.69
Non-interest income.....	1,871,366	2,052,741	4,228,553	3,288,725	2,783,853	-8.84	53.82
Adjusted operating income (tax equivalent).....	2,225,496	2,289,264	4,738,806	3,755,184	3,341,021	-2.79	59.03
Overhead expense.....	1,757,978	1,810,913	3,681,508	3,066,975	2,727,914	-2.92	43.72
Provision for credit losses.....	21,025	-14,904	-11,502	33,925	9,977		75.35
Securities gains (losses).....	0	0	76	338	-262		-100.00
Other tax equivalent adjustments.....	0	0	1	0	-502		
Pretax net operating income (tax equivalent).....	446,493	493,255	1,068,877	654,622	602,366	-9.48	171.29
Applicable income taxes.....	111,285	120,825	242,223	147,688	149,152	-7.90	153.53
Tax equivalent adjustments.....	843	1,338	1,796	3,462	3,228	-37.00	-64.36
Applicable income taxes (tax equivalent).....	112,128	122,163	244,019	151,150	152,380	-8.21	142.39
Minority interest.....	0	0	0	0	1,590		
Net income before discontinued operations, net of minority interest.....	334,365	371,092	824,858	503,472	448,396	-9.90	182.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	334,365	371,092	824,858	503,472	448,396	-9.90	182.59
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	334,365	371,092	824,858	503,472	449,986	-9.90	182.59
Investment securities income (tax equivalent).....	81,263	62,830	131,656	153,465	235,058	29.34	-10.13
US Treasury and agency securities (excluding mortgage-backed securities) ..	-467	1,684	2,450	2,445	6,637		
Mortgage-backed securities.....	9,088	7,371	15,331	16,352	29,248	23.29	-57.94
All other securities.....	72,642	53,775	113,875	134,668	199,173	35.09	15.29
Cash dividends declared.....	93,173	53,882	110,024	84,228	68,062	72.92	1887.48
Common.....	74,532	37,304	74,437	56,967	50,743	99.80	
Preferred.....	18,641	16,578	35,587	27,261	17,319	12.44	297.63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.17			1.88			1.87			2.10			3.04		
Less: Interest expense	0.15			0.20			0.15			0.26			0.74		
Equals: Net interest income (tax equivalent)	2.02			1.68			1.71			1.84			2.31		
Plus: Non-interest income	10.68			14.57			14.20			13			11.52		
Equals: adjusted operating income (tax equivalent)	12.71			16.25			15.92			14.85			13.83		
Less: Overhead expense	10.04			12.86			12.37			12.13			11.29		
Less: Provision for credit losses	0.12			-0.11			-0.04			0.13			0.04		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	2.55			3.50			3.59			2.59			2.49		
Less: Applicable income taxes (tax equivalent)	0.64			0.87			0.82			0.60			0.63		
Less: Minority interest	0			0			0			0			0.01		
Equals: Net operating income	1.91			2.63			2.77			1.99			1.86		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	1.91			2.63			2.77			1.99			1.86		
Memo: Net income (last four quarters)	2.37			2.52			2.77			1.99			1.86		
Net income—BHC and noncontrolling (minority) interest	1.91			2.63			2.77			1.99			1.86		
Margin Analysis															
Average earning assets / Average assets	83.09			78.54			79.24			80.63			80.69		
Average interest-bearing funds / Average assets	73.73			69.97			70.46			71.94			71.50		
Interest income (tax equivalent) / Average earning assets	2.62			2.40			2.36			2.61			3.77		
Interest expense / Average earning assets	0.18			0.26			0.20			0.32			0.91		
Net interest income (tax equivalent) / Average earning assets	2.43			2.14			2.16			2.29			2.86		
Yield or Cost															
Total loans and leases (tax equivalent)	2.97			2.87			2.86			3.04			4.12		
Interest-bearing bank balances	0.76			0.07			0.12			0.12			1.09		
Federal funds sold and reverse repos	0.05			-0.64			-0.41			0.05			1.99		
Trading assets	1.35			1.10			1.29			1.47			1.91		
Total earning assets	2.61			2.38			2.35			2.59			3.75		
Investment securities (tax equivalent)	2.20			1.90			1.88			2.43			3.58		
US Treasury and agency securities (excluding mortgage-backed securities)	-0.47			1.30			1			0.84			1.76		
Mortgage-backed securities	1.79			1.36			1.43			1.91			2.39		
All other securities	2.26			1.87			1.90			2.60			4.02		
Interest-bearing deposits	0.04			0.03			0.02			0.09			0.68		
Time deposits of \$250K or more	2.99			2.26			2.23			2.55			2.27		
Time deposits < \$250K	2.29			1.59			1.73			1.87			2.78		
Other domestic deposits	0.04			0.02			0.02			0.06			0.49		
Foreign deposits															
Federal funds purchased and repos	0.37			-0.12			-0.08			0.69			2.59		
Other borrowed funds and trading liabilities	0.10			0.01			0.01			0.20			0.36		
All interest-bearing funds	0.21			0.29			0.22			0.36			1.03		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,871,366	2,052,741	4,228,553	3,288,725	2,783,853
Fiduciary activities income	13,223	11,164	24,063	18,885	17,032
Service charges on deposit accounts - domestic	950	922	1,850	1,610	1,692
Trading revenue	19,876	67,870	86,418	72,136	26,567
Investment banking fees and commissions	1,119,625	1,317,310	2,752,395	2,125,175	1,768,397
Insurance activities revenue	40,631	44,569	90,433	76,239	76,792
Venture capital revenue	0	0	0	0	0
Net servicing fees	483	-62	-17	-311	726
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-27	31,411	45,398	68,553	7,346
Other non-interest income	676,605	579,557	1,228,013	926,438	885,301
Total overhead expenses	1,757,978	1,810,913	3,681,508	3,066,975	2,727,914
Personnel expense	1,326,533	1,390,057	2,820,570	2,279,640	1,978,178
Net occupancy expense	102,493	95,768	196,819	194,259	177,066
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	10,578	16,518	31,932	17,556	19,287
Other operating expenses	318,374	308,570	632,187	575,520	553,383
Fee income on mutual funds and annuities	128,204	142,417	286,005	250,224	256,676
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	9,157	8,702	8,629	8,581	8,279
Average personnel expense per employee	144.87	159.74	326.87	265.66	238.94
Average assets per employee	3,825.70	3,237.69	3,449.86	2,947.53	2,917.63

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	6.85			6.94			6.76			7.61			9.22		
Overhead expenses / Net Interest Income + non-interest income	79.02			79.15			77.72			81.75			81.74		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	10.04			12.86			12.37			12.13			11.29		
Personnel expense	7.57			9.87			9.47			9.01			8.19		
Net occupancy expense	0.59			0.68			0.66			0.77			0.73		
Other operating expenses	1.88			2.31			2.23			2.34			2.37		
Overhead less non-interest income	-0.65			-1.72			-1.84			-0.88			-0.23		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	78.99			79.10			77.69			81.67			81.65		
Personnel expense	59.61			60.72			59.52			60.71			59.21		
Net occupancy expense	4.61			4.18			4.15			5.17			5.30		
Other operating expenses	14.78			14.20			14.01			15.79			17.14		
Total non-interest income	84.09			89.67			89.23			87.58			83.32		
Fiduciary activities income	0.59			0.49			0.51			0.50			0.51		
Service charges on domestic deposit accounts	0.04			0.04			0.04			0.04			0.05		
Trading revenue	0.89			2.96			1.82			1.92			0.80		
Investment banking fees and commissions	50.31			57.54			58.08			56.59			52.93		
Insurance activities revenue	1.83			1.95			1.91			2.03			2.30		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0.02			0			0			-0.01			0.02		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0			1.37			0.96			1.83			0.22		
Other non-interest income	30.40			25.32			25.91			24.67			26.50		
Overhead less non-interest income	-5.09			-10.56			-11.54			-5.91			-1.67		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.92			24.50			22.66			22.56			24.76		
Applicable income tax + TE / Pretax net operating income + TE	25.11			24.77			22.83			23.09			25.30		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,791,625	5,828,656	6,517,771	5,204,219	4,357,980	33.68	222.04
Commercial and industrial loans	8,917,133	5,502,021	7,976,285	4,788,786	3,822,672	62.07	252.82
Loans to individuals	2,182,240	1,827,208	2,147,164	1,556,737	1,489,425	19.43	79.49
Loans to depository institutions and acceptances of other banks	0	0	0	0	20,000		
Agricultural loans	635	520	651	293	4,647	22.12	-0.31
Other loans and leases	1,831,856	1,437,511	1,445,912	1,056,502	1,766,376	27.43	17.78
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	20,723,489	14,595,916	18,087,783	12,606,537	11,461,100	41.98	168.49
Less: Allowance for loan and lease losses	107,482	99,196	99,344	112,029	95,579	8.35	98.26
Net loans and leases	20,616,007	14,496,720	17,988,439	12,494,508	11,365,521	42.21	168.98
Debt securities that reprice or mature in over 1 year	1,511,944	1,625,791	1,661,304	1,180,261	1,325,308	-7.00	-36.23
Mutual funds and equity securities	11,410	17,382	13,893	29,496	34,023	-34.36	-29.10
Subtotal	22,139,361	16,139,893	19,663,636	13,704,265	12,724,852	37.17	120.26
Interest-bearing bank balances	1,107,467	1,192,495	1,375,348	1,595,114	934,937	-7.13	209.87
Federal funds sold and reverse repos	608,051	622,932	579,866	217,931	385,008	-2.39	27.18
Debt securities that reprice or mature within 1 year	6,251,407	5,641,978	5,801,147	5,167,420	4,785,648	10.80	42.32
Trading assets	1,271,032	1,245,013	1,157,004	694,028	972,932	2.09	14.19
Total earning assets	31,377,318	24,842,311	28,577,001	21,378,758	19,803,377	26.31	91.41
Non-interest-bearing cash and due from depository institutions	500,372	313,613	774,326	857,091	339,033	59.55	64.21
Premises, fixed assets, and leases	933,945	930,350	918,941	961,096	1,107,928	0.39	417.18
Other real estate owned	122	122	122	122	122	0.00	-98.20
Investment in unconsolidated subsidiaries	0	0	0	5,000	5,000		-100.00
Intangible and other assets	3,664,684	3,658,368	3,779,325	3,402,187	3,354,765	0.17	38.59
Total assets	36,476,441	29,744,764	34,049,715	26,604,254	24,610,225	22.63	86.74
Quarterly average assets	35,728,174	28,651,693	32,335,819	25,890,207	24,272,834	24.70	84.06
Average loans and leases (YTD)	19,176,170	13,387,169	14,243,901	11,892,266	10,478,528	43.24	156.77
Memoranda							
Loans held-for-sale	288,676	394,017	207,715	551,248	389,693	-26.74	106.68
Loans not held-for-sale	20,434,813	14,201,899	17,880,068	12,055,289	11,071,407	43.89	169.63
Real estate loans secured by 1-4 family	6,737,309	4,733,794	5,595,095	4,283,695	3,472,649	42.32	188.96
Commercial real estate loans	1,054,316	1,094,862	922,676	920,524	885,295	-3.70	1098.99
Construction and land development	428,154	601,602	508,549	496,370	399,379	-28.83	2401.63
Multifamily	0	36,122	0	35,395	28,841	-100.00	
Nonfarm nonresidential	626,162	457,138	414,127	388,759	457,075	36.97	784.17
Real estate loans secured by farmland	0	0	0	0	36		
Total investment securities	7,774,761	7,285,151	7,476,344	6,377,177	6,144,979	6.72	14.68
U.S. Treasury securities	0	0	0	0	810		-100.00
US agency securities (excluding mortgage-backed securities)	181,508	255,523	226,804	273,717	330,625	-28.97	-62.59
Municipal securities	2,355	2,430	2,399	2,453	24,297	-3.09	-96.75
Mortgage-backed securities	944,883	1,094,188	1,026,740	893,593	957,174	-13.65	-50.46
Asset-backed securities	5,947,700	5,106,059	5,414,616	4,546,160	4,122,740	16.48	80.93
Other debt securities	686,905	809,569	791,892	631,758	675,310	-15.15	-32.07
Mutual funds and equity securities	11,410	17,382	13,893	29,496	34,023	-34.36	-29.10
Available-for-sale securities	1,879,904	2,280,157	2,113,893	2,230,297	3,254,737	-17.55	-45.85
U.S. Treasury securities	0	0	0	0	810		-100.00
US agency securities (excluding mortgage-backed securities)	181,508	255,523	226,804	273,717	330,625	-28.97	-62.59
Municipal securities	2,355	2,430	2,399	2,453	24,297	-3.09	-96.75
Mortgage-backed securities	944,883	1,094,188	1,026,740	893,593	957,174	-13.65	140.20
Asset-backed securities	64,253	118,447	66,058	428,776	1,266,521	-45.75	-95.81
Other debt securities	686,905	809,569	791,892	631,758	675,310	-15.15	-29.27
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-288,096	4,527	-5,077	-9,424	-28,336		
Available-for-sale securities appreciation (depreciation)	-173,910	38,530	9,379	45,795	696		
Structured notes, fair value	5,579,084	5,007,948	5,332,748	4,311,796	4,593,148	11.40	69.46
Pledged securities	2,137,760	2,065,089	2,023,865	1,928,304	1,714,564	3.52	-43.06

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	319,682	643,890	626,633	411,890	165,656	-50.35	2041.78
NOW, ATS and transaction accounts	1,550,024	1,422,733	1,604,223	895,429	1,329,308	8.95	579.25
Time deposits less brokered deposits < \$250K	14	8,035	338	16,884	-744,024	-99.83	
MMDA and other savings accounts	24,120,455	17,485,843	21,022,351	15,991,525	13,314,660	37.94	104.33
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,990,175	19,560,501	23,253,545	17,315,728	14,065,600	32.87	1286.43
Time deposits of \$250K or more	6,884	25,527	11,401	52,097	205,318	-73.03	999.68
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	350,206	407,246	385,528	190,955	391,634	-14.01	43.53
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	230,321	299,386	149,219	145,274	1,158,483	-23.07	-74.27
Other borrowings w/remaining maturity over 1 year	1,114,016	1,112,941	1,113,478	1,112,409	717,010	0.10	39.90
Brokered deposits < \$250K	12,241	22,772	15,402	28,672	1,061,663	-46.25	-99.88
Noncore funding	1,713,668	1,867,872	1,675,028	1,529,407	3,534,108	-8.26	-85.85
Trading liabilities	811,902	848,910	756,150	437,978	662,852	-4.36	15.07
Subordinated notes and debentures + trust preferred securities	60,000	60,000	60,000	60,000	60,000	0.00	-11.11
Other liabilities	2,775,959	2,898,691	3,270,033	3,022,375	2,617,875	-4.23	43.88
Total liabilities	31,351,704	25,235,974	29,014,756	22,365,488	20,940,435	24.23	87.87
Equity Capital							
Perpetual preferred stock (including surplus)	685,000	535,000	685,000	535,000	310,000	28.04	356.67
Common stock	16,749	16,749	16,749	16,753	11,166	0.00	60.22
Common surplus	1,884,456	1,846,986	1,922,382	1,888,978	1,909,286	2.03	5.59
Retained earnings	2,948,279	2,365,907	2,757,208	2,078,135	1,715,704	24.62	197.67
Accumulated other comprehensive income	-110,043	27,266	4,718	27,639	-11,705		
Other equity capital components	-299,704	-283,118	-351,098	-307,739	-319,660		
Total holding company equity capital	5,124,737	4,508,790	5,034,959	4,238,766	3,614,791	13.66	80.11
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	54,999		
Total equity capital, including minority interest	5,124,737	4,508,790	5,034,959	4,238,766	3,669,790	13.66	80.11
Total liabilities and capital	36,476,441	29,744,764	34,049,715	26,604,254	24,610,225	22.63	86.74
Memoranda							
Non-interest-bearing deposits	319,682	643,890	626,633	411,890	165,657	-50.35	2041.78
Interest-bearing deposits	25,689,618	18,964,910	22,653,715	16,984,607	15,166,924	35.46	113.45
Total deposits	26,009,300	19,608,800	23,280,348	17,396,497	15,332,581	32.64	115.84
Long-term debt that reprices within 1 year	0	150	0	150	250,150	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,034,959	4,238,766	4,238,766	3,614,791	3,167,593		
Accounting restatements	0	0	0	-7,772	-11,117		
Net income	334,365	371,092	824,858	503,472	448,396		
Net sale of new perpetual preferred stock	0	0	140,888	225,000	154,988		
Net sale of new common stock	-88,047	-71,434	-28,435	-56,757	1,198		
Sale of treasury stock	82,060	65,628	74,568	70,182	76,627		
Less: Purchase of treasury stock	30,666	41,007	172,741	58,261	215,430		
Changes incident to business combinations	0	0	90,000	0	-220		
Less: Dividends declared	93,173	53,882	110,024	84,228	68,062		
Change in other comprehensive income	-114,761	-373	-22,921	39,344	60,818		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-7,005	0		
Holding company equity capital, ending balance	5,124,737	4,508,790	5,034,959	4,238,766	3,614,791		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	21.36			19.60			19.14			19.56			17.71		
Commercial and industrial loans	24.45			18.50			23.43			18			15.53		
Loans to individuals	5.98			6.14			6.31			5.85			6.05		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0.08		
Agricultural loans	0			0			0			0			0.02		
Other loans and leases	5.02			4.83			4.25			3.97			7.18		
Net loans and leases	56.52			48.74			52.83			46.96			46.18		
Debt securities over 1 year	4.14			5.47			4.88			4.44			5.39		
Mutual funds and equity securities	0.03			0.06			0.04			0.11			0.14		
Subtotal	60.69			54.26			57.75			51.51			51.71		
Interest-bearing bank balances	3.04			4.01			4.04			6			3.80		
Federal funds sold and reverse repos	1.67			2.09			1.70			0.82			1.56		
Debt securities 1 year or less	17.14			18.97			17.04			19.42			19.45		
Trading assets	3.48			4.19			3.40			2.61			3.95		
Total earning assets	86.02			83.52			83.93			80.36			80.47		
Non-interest cash and due from depository institutions	1.37			1.05			2.27			3.22			1.38		
Other real estate owned	0			0			0			0			0		
All other assets	12.61			15.43			13.80			16.42			18.15		
Memoranda															
Short-term investments	21.84			25.07			22.78			26.24			24.81		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0.50			0.86			0.67			1.03			1.34		
Municipal securities	0.01			0.01			0.01			0.01			0.10		
Mortgage-backed securities	2.59			3.68			3.02			3.36			3.89		
Asset-backed securities	16.31			17.17			15.90			17.09			16.75		
Other debt securities	1.88			2.72			2.33			2.37			2.74		
Loans held-for-sale	0.79			1.32			0.61			2.07			1.58		
Loans held for investment	56.02			47.75			52.51			45.31			44.99		
Real estate loans secured by 1-4 family	18.47			15.91			16.43			16.10			14.11		
Revolving	0.29			0.27			0.25			0.29			0.23		
Closed-end, secured by first liens	18.18			15.64			16.19			15.81			13.86		
Closed-end, secured by junior liens	0			0			0			0			0.02		
Commercial real estate loans	2.89			3.68			2.71			3.46			3.60		
Construction and land development	1.17			2.02			1.49			1.87			1.62		
Multifamily	0			0.12			0			0.13			0.12		
Nonfarm nonresidential	1.72			1.54			1.22			1.46			1.86		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	37.60			39.93			36.03			41.28			38.02		
Real estate loans secured by 1-4 family	32.51			32.43			30.93			33.98			30.30		
Revolving	0.51			0.55			0.46			0.62			0.49		
Closed-end	32			31.88			30.47			33.36			29.81		
Commercial real estate loans	5.09			7.50			5.10			7.30			7.72		
Construction and land development	2.07			4.12			2.81			3.94			3.48		
1-4 family	0			0.11			0			0.09			0.39		
Other	2.07			4.01			2.81			3.85			3.10		
Multifamily	0			0.25			0			0.28			0.25		
Nonfarm nonresidential	3.02			3.13			2.29			3.08			3.99		
Owner-occupied	0.46			0.34			0.29			0.50			0.77		
Other	2.56			2.79			2			2.58			3.22		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0.17		
Commercial and industrial loans	43.03			37.70			44.10			37.99			33.35		
Loans to individuals	10.53			12.52			11.87			12.35			13		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0.04		
Other loans and leases	8.84			9.85			7.99			8.38			15.41		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	197.99			176.86			175.61			172.21			182.90		
Real estate loans secured by 1-4 family	171.20			143.64			150.75			141.75			145.75		
Revolving	2.67			2.45			2.25			2.58			2.35		
Closed-end	168.53			141.19			148.50			139.16			143.40		
Commercial real estate loans	26.79			33.22			24.86			30.46			37.16		
Construction and land development	10.88			18.25			13.70			16.42			16.76		
1-4 family	0			0.49			0			0.37			1.86		
Other	10.88			17.76			13.70			16.05			14.91		
Multifamily	0			1.10			0			1.17			1.21		
Nonfarm nonresidential	15.91			13.87			11.16			12.86			19.18		
Owner-occupied	2.44			1.50			1.39			2.09			3.69		
Other	13.47			12.37			9.77			10.78			15.50		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0.84		
Commercial and industrial loans	226.59			166.95			214.91			158.46			160.44		
Loans to individuals	55.45			55.44			57.85			51.51			62.51		
Credit card loans	0.03			0.01			0.01			0.01			0.01		
Agricultural loans	0.02			0.02			0.02			0.01			0.20		
Other loans and leases	46.55			43.62			38.96			34.96			74.13		
Supplemental															
Non-owner occupied CRE loans / Gross loans	4.62			7.16			4.82			6.80			6.96		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	24.35			31.72			23.47			28.37			33.47		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	26.79			33.22			24.86			30.46			37.16		

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	21.84			25.07			22.78			26.24			24.81		
Liquid assets	12.46			15.63			14.88			16.74			15.65		
Investment securities	21.31			24.49			21.96			23.97			24.97		
Net loans and leases	56.52			48.74			52.83			46.96			46.18		
Net loans, leases and standby letters of credit	56.59			48.82			52.90			47.10			46.34		
Core deposits	71.25			65.76			68.29			65.09			57.15		
Noncore funding	4.70			6.28			4.92			5.75			14.36		
Time deposits of \$250K or more	0.02			0.09			0.03			0.20			0.83		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.96			1.37			1.13			0.72			1.59		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.71			-0.73			-0.57			-0.10			0.03		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.63			1.01			0.44			0.55			4.71		
Earning assets that reprice within 1 year	61.40			62.16			59.77			59.68			60.03		
Interest-bearing liabilities that reprice within 1 year	70.42			63.68			66.43			63.73			61.32		
Long-term debt that reprices within 1 year	0			0			0			0			1.02		
Net assets that reprice within 1 year	-9.01			-1.52			-6.67			-4.05			-2.30		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-28.24			-34.63			-30.93			-39.78			-20.21		
Net short-term noncore funding dependence	-33.28			-41.56			-36.62			-48.02			-26.18		
Short-term investment / Short-term noncore funding	1,328.59			993.77			1,398.38			1,747.41			220.13		
Liquid assets - short-term noncore funding / Nonliquid assets	12.36			15.53			15.57			18.31			5.19		
Net loans and leases / Total deposits	79.26			73.93			77.27			71.82			74.13		
Net loans and leases / Core deposits	79.32			74.11			77.36			72.16			80.80		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.51			0.14			-0.14			-0.32			-1.24		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.53			1.20			0.26			1.56			0.03		
Structured notes appreciation (depreciation) / Tier 1 capital	-7.19			-0.01			-0.18			106.58			-1.18		
Percent of Investment Securities															
Held-to-maturity securities	75.67			68.46			71.54			64.56			46.48		
Available-for-sale securities	24.18			31.30			28.27			34.97			52.97		
U.S. Treasury securities	0			0			0			0			0.01		
US agency securities (excluding mortgage-backed securities)	2.33			3.51			3.03			4.29			5.38		
Municipal securities	0.03			0.03			0.03			0.04			0.40		
Mortgage-backed securities	12.15			15.02			13.73			14.01			15.58		
Asset-backed securities	76.50			70.09			72.42			71.29			67.09		
Other debt securities	8.84			11.11			10.59			9.91			10.99		
Mutual funds and equity securities	0.15			0.24			0.19			0.46			0.55		
Debt securities 1 year or less	80.41			77.44			77.59			81.03			77.88		
Debt securities 1 to 5 years	4.74			4.22			5.19			4.86			7.12		
Debt securities over 5 years	14.70			18.10			17.04			13.64			14.44		
Pledged securities	27.50			28.35			27.07			30.24			27.90		
Structured notes, fair value	71.76			68.74			71.33			67.61			74.75		
Percent Change from Prior Like Quarter															
Short-term investments	6.83			4.81			11.12			14.33			-20.42		
Investment securities	6.72			16.03			17.24			3.78			-15.70		
Core deposits	32.87			20.90			34.29			23.11			0.47		
Noncore funding	-8.26			-15.34			9.52			-56.72			-14.54		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	11,176,732	7,978,691	8,848,245	7,075,017	4,976,015
Commit: Secured commercial real estate loans	886,009	543,770	521,560	465,968	387,616
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	6,498	5,639	6,273	4,599	4,340
Securities underwriting	0	0	0	0	537
Standby letters of credit	25,112	26,139	23,507	36,356	38,313
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	212,168	288,334	139,679	137,196	597,187
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	536,707	850,505	602,866	956,580	804,947
Purchased options contracts (interest rate)	20,900	67,586	57,386	67,586	24,200
Interest rate swaps	3,078,014	92,579	3,021,265	114,182	321,836
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	365,256	364,767	364,767	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	30.64			26.82			25.99			26.59			20.22		
Standby letters of credit	0.07			0.09			0.07			0.14			0.16		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.58			0.97			0.41			0.52			2.43		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	10.97			4.62			11.88			4.28			4.68		
Interest rate contracts	9.97			3.40			10.81			4.28			4.68		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	1.47			2.86			1.77			3.60			3.27		
Purchased options contracts (interest rate)	0.06			0.23			0.17			0.25			0.10		
Interest rate swaps	8.44			0.31			8.87			0.43			1.31		
Foreign exchange contracts	1			1.23			1.07			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	1			1.23			1.07			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	58.28			59.60			62.12			59.49			47.49		

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,000,877	1,375,437	4,046,284	1,138,348	1,150,983
Interest rate contracts	3,635,621	1,010,670	3,681,517	1,138,348	1,150,983
Foreign exchange contracts	365,256	364,767	364,767	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	536,707	850,505	602,866	956,580	804,947
Exchange-traded	0	0	0	0	0
Over-the-counter	536,707	850,505	602,866	956,580	804,947
Purchased options	20,900	67,586	57,386	67,586	24,200
Exchange-traded	0	0	0	0	0
Over-the-counter	20,900	67,586	57,386	67,586	24,200
Swaps	3,443,270	457,346	3,386,032	114,182	321,836
Held for trading	188,600	227,751	255,351	249,353	120,236
Interest rate contracts	188,600	227,751	255,351	249,353	120,236
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,812,277	1,147,686	3,790,933	888,995	1,030,747
Interest rate contracts	3,447,021	782,919	3,426,166	888,995	1,030,747
Foreign exchange contracts	365,256	364,767	364,767	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,423,454	544,932	3,443,418	181,768	343,036
One year or less	186,826	24,200	200,105	24,200	10,659
Over 1 year to 5 years	712,773	118,158	713,973	118,158	322,454
Over 5 years	2,523,855	402,574	2,529,340	39,410	9,923
Gross negative fair value (absolute value)	6,182	849	53,863	1,481	274
Gross positive fair value	111,010	1,280	60,185	1,481	1,116
Held for trading	6,182	849	1,716	1,481	274
Non-traded	104,828	431	58,469	0	842
Current credit exposure on risk-based capital derivative contracts	111,010	1,076	16,118	1,037	1,045
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	90.87			73.48			90.99			100			100		
Foreign exchange contracts	9.13			26.52			9.01			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	0			0			0			0			0		
Written options	13.41			61.84			14.90			84.03			69.94		
Exchange-traded	0			0			0			0			0		
Over-the-counter	13.41			61.84			14.90			84.03			69.94		
Purchased options	0.52			4.91			1.42			5.94			2.10		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0.52			4.91			1.42			5.94			2.10		
Swaps	86.06			33.25			83.68			10.03			27.96		
Held for trading	4.71			16.56			6.31			21.90			10.45		
Interest rate contracts	4.71			16.56			6.31			21.90			10.45		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	95.29			83.44			93.69			78.10			89.55		
Interest rate contracts	86.16			56.92			84.67			78.10			89.55		
Foreign exchange contracts	9.13			26.52			9.01			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	85.57			39.62			85.10			15.97			29.80		
One year or less	4.67			1.76			4.95			2.13			0.93		
Over 1 year to 5 years	17.82			8.59			17.65			10.38			28.02		
Over 5 years	63.08			29.27			62.51			3.46			0.86		
Gross negative fair value (absolute value)	0.15			0.06			1.33			0.13			0.02		
Gross positive fair value	2.77			0.09			1.49			0.13			0.10		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0.01			0			0		
Gross positive fair value (X)	0.03			0			0.02			0			0		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.03			0			0.02			0			0		
Current credit exposure (X)	0.03			0			0			0			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.52			0.01			0.08			0.01			0.01		

BHC Name

City/State

3063622

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RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	99,344	112,029	112,029	95,579	85,833
Gross losses	36	5,202	5,233	189	381
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1	0	1	112	150
Net losses	35	5,202	5,232	77	231
Provision for loan and lease losses	8,173	-7,631	-7,453	33,925	9,977
Adjustments	0	0	0	-17,398	0
Ending balance	107,482	99,196	99,344	112,029	95,579
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	0.05			-0.05			-0.03			0.13			0.04		
Provision for loan and lease losses / Average loans and leases	0.09			-0.11			-0.05			0.29			0.10		
Provision for loan and lease losses / Net loan and lease losses	23,351.43			-146.69			-142.45			44,058.44			4,319.05		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.53			0.70			0.56			0.93			0.86		
Allowance for loan and lease losses / Total loans and leases	0.52			0.68			0.55			0.89			0.83		
Allowance for loan and lease losses / Net loans and leases losses (X)	1,535.46			9.53			18.99			1,454.92			413.76		
Allowance for loan and lease losses / Nonaccrual assets	366.91			1,024.12			572.65			811.69			649.36		
ALLL / 90+ days past due + nonaccrual loans and leases	366.73			1,024.12			572.65			811.69			649.36		
Gross loan and lease losses / Average loans and leases	0			0.08			0.04			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0			0.08			0.04			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	0.02			0			0.53			29.40			120.97		
Earnings coverage of net loan and lease losses (X)	12,966.37			93.10			202.53			8,897.21			2,636.86		

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			-0.11			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			-0.01		
Construction and land development	0			0			0			0			-0.02		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			-0.02		
Multifamily				0						0			0		
Nonfarm nonresidential	0			0			0.01			0			0		
Owner-occupied	0			0			0.01			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland													0		
Commercial and industrial loans	0			0.19			0.07			0			0		
Loans to individuals	0									0			0.01		
Credit card loans	0			0			0			5.26			14.43		
Agricultural loans	0			0			0			0			0		
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

BHC Name

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RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	2,161	6,131	6,237	4,899	11,098
90+ days past due loans and leases	14	0	0	0	0
Nonaccrual loans and leases	29,294	9,686	17,348	13,802	14,719
Total past due and nonaccrual loans and leases	31,469	15,817	23,585	18,701	25,817
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	163
Total restructured loans and leases	0	0	0	0	163
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	122	122	122	122	122
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.01			0.04			0.03			0.04			0.10		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.14			0.07			0.10			0.11			0.13		
90+ days past due and nonaccrual loans and leases	0.14			0.07			0.10			0.11			0.13		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.01			0.04			0.03			0.04			0.10		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.14			0.07			0.10			0.11			0.13		
30+ days past due and nonaccrual assets	0.15			0.11			0.13			0.15			0.23		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.08			0.03			0.05			0.05			0.06		
90+ days past due and nonaccrual assets + other real estate owned	0.08			0.03			0.05			0.05			0.06		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.08			0.03			0.05			0.05			0.06		
Allowance for loan and lease losses	27.37			9.89			17.59			12.43			15.53		
Equity capital + allowance for loan and lease losses	0.56			0.21			0.34			0.32			0.40		
Tier 1 capital + allowance for loan and lease losses	0.75			0.30			0.47			0.46			0.62		
Loans and leases + other real estate owned	0.14			0.07			0.10			0.11			0.13		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0.11			0.10			0.09			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.02			0.04			0.02			0.03			0.04		
Commercial and industrial	30–89 days past due	0			0			0			0			0.01		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.31			0.13			0.20			0.26			0.34		
Individuals	30–89 days past due	0			0			0			0			0.02		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0.01		
Depository institution loans	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Agricultural	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.03			0.13			0.11			0.11			0.30		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.03			0.05			0.03			0.03			0.05		
Revolving	30–89 days past due	0.67			0.02			0.03			0.02			0.15		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0.33		
Closed-end	30–89 days past due	0.02			0.13			0.11			0.11			0.31		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.03			0.05			0.03			0.03			0.04		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0.03			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0.02			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due				0						0			0		
	90+ days past due				0						0			0		
	Nonaccrual				0						0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0.07			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.01			0			0.04			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0.07			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.01			0			0.04			0		
Farmland	30–89 days past due													0		
	90+ days past due													0		
	Nonaccrual													0		
Credit card	30–89 days past due	1.50			0.97			8.38			8.59			2.58		
	90+ days past due	1.40			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,601,500	1,580,617	1,588,033	1,597,992	1,600,792
Retained earnings	2,957,130	2,377,115	2,769,008	2,094,369	1,715,704
Accumulated other comprehensive income (AOCI)	-110,043	27,266	4,718	27,639	-11,705
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,448,587	3,984,998	4,361,759	3,720,000	3,304,791
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,406,836	1,285,050	1,418,087	1,301,065	1,343,664
Accumulated other comprehensive income-related adjustments	-110,043	27,266	4,718	27,639	-11,705
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,151,794	2,672,682	2,938,954	2,391,296	1,972,832
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,151,794	2,672,682	2,938,954	2,391,296	1,972,832
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	685,000	535,000	685,000	535,000	310,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	4,253
Additional tier 1 capital before deductions	685,000	535,000	685,000	535,000	314,253
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	685,000	535,000	685,000	535,000	314,253
Tier 1 Capital	3,836,794	3,207,682	3,623,954	2,926,296	2,287,085
Tier 2 Capital					
Tier 2 capital instruments and related surplus	58,143	58,143	58,143	58,143	58,143
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	1,001
Allowance for loan and lease losses in tier 2 capital	130,703	87,988	106,763	95,795	95,579
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	188,846	146,131	164,906	153,938	154,723
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	188,846	146,131	164,906	153,938	154,723
Exited advanced approach tier 2 capital					
Total capital	4,025,640	3,353,813	3,788,860	3,080,234	2,441,808
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	35,737,024	28,662,901	32,347,619	25,906,441	24,272,834
Less: Deductions from common equity tier 1 capital	1,406,836	1,285,049	1,418,087	1,301,065	1,343,664
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	34,330,188	27,377,852	30,929,532	24,605,376	22,929,170
Total risk-weighted assets	21,281,234	16,952,415	19,366,319	14,489,828	12,981,380
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	14.81			15.77			15.18			16.50			15.20		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	18.03			18.92			18.71			20.20			17.62		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	18.92			19.78			19.56			21.26			18.81		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.18			11.72			11.72			11.89			9.97		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	40,631	44,569	90,433	76,239	76,792	-8.84	24.94
Other insurance activities income	40,631	44,569	90,433	76,239	76,792	-8.84	24.94
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	1.83			1.95			1.91			2.03			2.30		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	2,059,705			2,016,224			2,274,533			1,689,242			1,563,359		
Net assets of broker-dealer subsidiaries / Consolidated assets	5.65			6.78			6.68			6.35			6.35		

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Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	621,172	419,333	534,865	202,144	95,722
Real estate loans	0	0	0	0	0
Commercial and industrial loans	621,172	419,333	534,865	202,144	95,722
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	621,172	419,333	534,865	202,144	95,722
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	48.13			153.02			164.60			111.18			-49.65		
Total selected assets	48.13			153.02			164.60			111.18			-49.65		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	3.88	20.95	10.74	30.21	28.54

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	0	0		-100.00	
Dividends	0	0	0	0	0		-100.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	410,873	313,189	740,220	533,883	364,327	31.19	321.62	
Dividends	337,650	237,767	588,096	379,254	252,440	42.01	618.73	
Interest	671	1,195	2,121	6,254	5,836	-43.85	-59.09	
Management and service fees	63,195	58,183	121,125	107,345	97,972	8.61	67.89	
Other income	9,357	16,044	28,878	41,030	8,079	-41.68	-16.40	
Income from subsidiary holding companies			140,000	144,000	375,000			
Dividends			140,000	144,000	375,000			
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	410,873	313,189	880,220	677,883	739,327	31.19	160.95	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	410,873	313,189	880,220	677,883	739,327	31.19	160.95	
Operating Expenses								
Personnel expenses	65,778	83,088	166,434	138,389	110,321	-20.83	14.94	
Interest expense	11,202	14,147	27,297	36,234	27,295	-20.82	-11.45	
Other expenses	68,873	70,097	146,523	117,748	100,948	-1.75	3.77	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	145,853	167,332	340,254	292,371	238,564	-12.84	7.05	
Income (loss) before taxes	265,020	145,857	539,966	385,512	500,763	81.70	1149.86	
Applicable income taxes (credit)	-2,684	-12,189	-25,637	-18,739	-19,211			
Extraordinary items								
Income before undistributed income of subsidiaries	267,704	158,046	565,603	404,251	519,974	69.38	389.07	
Equity in undistributed income of subsidiaries	66,661	213,046	259,255	99,221	-71,578	-68.71	4.84	
Bank subsidiaries	0	0	0	0	1,843		-100.00	
Nonbank subsidiaries	-116,287	59,284	88,538	-12,162	14,877			
Subsidiary holding companies	182,948	153,762	170,717	111,383	-88,298	18.98		
Net income (loss)	334,365	371,092	824,858	503,472	448,396	-9.90	182.59	
Memoranda								
Bank net income	0	0	0	0	1,843		-100.00	
Nonbank net income	221,363	297,051	676,634	367,092	267,317	-25.48	164.60	
Subsidiary holding companys' net income	182,948	153,762	310,717	255,383	286,702	18.98		

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,002	0.02	110	0	483	0.01	424	49,449	810.91	-99.90
Common and preferred stock	0	0	0	0	0	0	0	49,335		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,002	0.02	110	0	483	0.01	424	114	810.91	-29.88
Investment in nonbank subsidiaries	3,416,188	52.58	3,220,692	55.02	3,428,468	53.36	3,001,711	2,899,208	6.07	40.24
Common and preferred stock	2,616,849	40.28	2,529,445	43.21	2,753,762	42.86	2,299,905	2,203,790	3.46	39.24
Excess cost over fair value	571,147	8.79	433,880	7.41	577,899	8.99	439,174	452,292	31.64	77.89
Loans, advances, notes, and bonds	0	0	0	0	0	0	35,000	35,000		-100.00
Other receivables	228,192	3.51	257,367	4.40	96,807	1.51	227,632	208,126	-11.34	13.85
Investment in subsidiary holding companies	1,839,578	28.32	1,567,221	26.77	1,720,051	26.77	1,404,204	1,168,293	17.38	
Common and preferred stock	1,839,578	28.32	1,562,686	26.69	1,720,051	26.77	1,398,687	1,163,469	17.72	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0		0		0				
Other receivables	0	0	4,535	0.08		0	5,517	4,824	-100.00	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	620,477	9.55	522,625	8.93	592,695	9.22	513,443	424,953	18.72	185.39
Securities	2,236	0.03	2,441	0.04	2,340	0.04	2,544	2,859	-8.40	-42.37
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,221	0.02	0	0	749	0.01	0	0		
Cash and due from unrelated depository institution	308,394	4.75	268,262	4.58	377,902	5.88	504,196	128,375	14.96	333.77
Premises, furnishings, fixtures and equipment	181,182	2.79	174,411	2.98	174,931	2.72	148,270	138,915	3.88	72.54
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	126,409	1.95	98,423	1.68	127,277	1.98	59,736	64,634	28.43	39.23
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,496,687	100.00	5,854,185	100.00	6,424,896	100.00	5,634,528	4,876,686	10.98	65.41
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	300,000		
Borrowings with maturity over 1 year	1,114,016	17.15	1,112,941	19.01	1,113,478	17.33	1,112,409	717,010	0.10	39.90
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	194,766	3	170,365	2.91	213,646	3.33	221,264	182,796	14.32	-3.59
Balance due to subsidiaries and related institutions	63,168	0.97	62,089	1.06	62,813	0.98	62,089	62,089	1.74	-24.85
Total liabilities	1,371,950	21.12	1,345,395	22.98	1,389,937	21.63	1,395,762	1,261,895	1.97	26.76
Equity Capital	5,124,737	78.88	4,508,790	77.02	5,034,959	78.37	4,238,766	3,614,791	13.66	80.11
Perpetual preferred stock (income surplus)	685,000	10.54	535,000	9.14	685,000	10.66	535,000	310,000	28.04	356.67
Common stock	16,749	0.26	16,749	0.29	16,749	0.26	16,753	11,166	0.00	60.22
Common surplus	1,884,456	29.01	1,846,986	31.55	1,922,382	29.92	1,888,978	1,909,286	2.03	5.59
Retained earnings	2,948,279	45.38	2,365,907	40.41	2,757,208	42.91	2,078,135	1,715,704	24.62	197.67
Accumulated other comprehensive income	-110,043	-1.69	27,266	0.47	4,718	0.07	27,639	-11,705		
Other equity capital components	-299,704	-4.61	-283,118	-4.84	-351,098	-5.46	-307,739	-319,660		
Total liabilities and equity capital	6,496,687	100.00	5,854,185	100.00	6,424,896	100.00	5,634,528	4,876,686	10.98	65.41
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	60,000	0.92	60,000	1.02	60,000	0.93	60,000	60,000	0.00	-11.11
Notes payable to subsidiaries that issued TPS	60,000	0.92	60,000	1.02	60,000	0.93	60,000	60,000	0.00	-11.11
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	13.18			17.74			18.75			13.87			13.78		
Bank net income / Average equity investment in banks										0			5.22		
Nonbank net income / Average equity investment in nonbanks	13.57			20.88			22.66			13.91			10.77		
Subsidiary HCs net income / Average equity investment in sub HCs	20.55			20.80			20.01			19.51			23.89		
Bank net income / Parent net income	0			0			0			0			0.41		
Nonbank net income / Parent net income	66.20			80.05			82.03			72.91			59.62		
Subsidiary holding companies' net income / Parent net income	54.72			41.44			37.67			50.72			63.94		
Leverage															
Total liabilities / Equity capital	26.77			29.84			27.61			32.93			34.91		
Total debt / Equity capital	21.74			24.68			22.11			26.24			28.13		
Total debt + notes payable to subs that issued TPS / Equity capital	22.91			26.01			23.31			27.66			29.79		
Total debt + Loans guaranteed for affiliate / Equity capital	21.74			24.68			22.11			26.24			28.13		
Total debt / Equity capital – excess over fair value	24.46			27.31			24.98			29.28			32.16		
Long-term debt / Equity capital	21.74			24.68			22.11			26.24			19.84		
Short-term debt / Equity capital	0			0			0			0			8.30		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	11.14			9.62			11.48			10.36			12.51		
Long-term debt / Consolidated long-term debt	94.89			94.88			94.89			94.88			92.28		
Double Leverage															
Equity investment in subs / Equity capital	98.10			100.38			100.33			97.62			107.03		
Total investment in subs / Equity capital	102.58			106.19			102.27			103.95			113.89		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.15			0.02			0.02			-0.20			0.57		
Equity investment in subs – equity cap / Net income-div (X)				0.03			0.02						0.67		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	183.87			157.56			212.48			195.22			258.66		
Cash from ops + noncash items + op expense / Op expense + dividend	179.74			144.22			239.69			113.77			202.07		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	81.51			1.27			82.99			213.18			90.10		
Pretax operating income + interest expense / Interest expense	2,465.83			1,131.01			2,078.11			1,163.95			1,934.63		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,325.75			1,088.66			1,995.02			1,118.93			1,769.32		
Dividends + interest from subsidiaries / Interest expense + dividends	324.14			351.26			531.76			439.56			664.11		
Fees + other income from subsidiaries / Salary + other expenses	53.88			48.46			47.93			57.93			50.20		
Net income / Current part of long-term debt + preferred dividends (X)	17.94			22.38			23.18			18.47			25.89		
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.77			4.58			5.89			8.95			-3.52		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		
Total	0			0			0			0			0		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	23.54			29.30			26.58			28.35			31.29		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	1.13			1.87			1.44			1.74			2		

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	34.80			34.09			19.45			20.84			13.09		
Dividends declared / Net income	27.87			14.52			13.34			16.73			15.18		
Net income – dividends / Average equity	9.51			15.16			16.25			11.55			11.69		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	362.39			441.27			534.52			450.27			370.90		
Dividends from subsidiary holding companies.....	0			0			127.24			170.96			550.97		
Dividends from all subsidiaries	362.39			441.27			661.76			621.24			921.87		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries													0		
Interest income from bank subsidiaries.....													0		
Management and service fees from bank subsidiaries													0		
Other income from bank subsidiaries.....													0		
Operating income from bank subsidiaries													0		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	152.53			80.04			86.91			103.31			94.43		
Interest income from nonbank subsidiaries.....	0.30			0.40			0.31			1.70			2.18		
Management and service fees from nonbank subsidiaries	28.55			19.59			17.90			29.24			36.65		
Other income from nonbank subsidiaries.....	4.23			5.40			4.27			11.18			3.02		
Operating income from nonbank subsidiaries	185.61			105.43			109.40			145.44			136.29		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			45.06			56.39			130.80		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			45.06			56.39			130.80		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	82.18			75.92			66.81			55.95			34.14		
Interest income from nonbank subsidiaries.....	0.16			0.38			0.24			0.92			0.79		
Management and service fees from nonbank subsidiaries	15.38			18.58			13.76			15.84			13.25		
Other income from nonbank subsidiaries.....	2.28			5.12			3.28			6.05			1.09		
Operating income from nonbank subsidiaries	100			100			84.09			78.76			49.28		
Dividends from subsidiary holding companies.....	0			0			15.91			21.24			50.72		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			15.91			21.24			50.72		
Loans and advances from subsidiaries / Short term debt.....													20		
Loans and advances from subsidiaries / Total debt	5.39			5.39			5.39			5.39			5.90		